Phillip Matous
President
Total Community Credit Union
800 291 3003 x234

From: Phillip Matous

Sent: Wednesday, March 07, 2012 1:49 PM

To: senbjohnson@senate.mi.gov; SenHHopgood@senate.michigan.gov

Subject: Please co-sponsor SB 975

Dear Senators Johnson and Hopgood,,

Please join Senator Moolenaar and twenty-two other senators as co-sponsor of SB 975. As a CEO of a credit union employing twenty people, we have provided a Cadillac health care plan to our employees for thirty years. No one has complained about its coverage. To this day, the credit union pays 100% of the premium for our employees <u>and</u> their entire family. That's nearly unheard of in this day and age.

Our Blue Cross plan does include contraceptives but it does not include abortions or abortifacients. In the twenty-eight years the union representing our staff has renegotiated our contract, the union has never once brought up the question of coverage for abortions or abortifacients. Federal efforts to foist such requirements on us are unwarranted and, in my opinion, unconstitutional.

I have been pro-life all my life. I question whether I can stay on as CEO of a successful credit union if my signature has to go on a check that provides for medical procedures or drugs that kill unborn children. I would have to violate my conscience to do that.

I served in Vietnam, earning a Bronze Star. I love my country. I respect our constitution. I respect the first amendment:

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the government for a redress of grievances.

The President's current line of thought that the insurance company must provide the objectionable coverage for free is totally disingenuous. All the benefits of our plan for which our employees currently pay no deductible or co-pay are, in effect, free to the employee. Yet the insurance company is paying them only because we, the employer, pay the premium.

Even if it were free, the issue is that the law would be forcing us to provide a coverage we deem unconscionable. The law does not allow unconscionable acts simply because they have no monetary costs. There is no monetary cost associated with slander, libel, bullying, etc, yet they are not lawful.

Please co-sponsor SB 975 and vote with Senator Moolenaar and the other senators to allow the freedom of conscience and religion that has always been a part of our constitution and history.

Sincerely,

Phillip A. Matous 1139 Harvard Road Grosse Pointe Park, MI 48230-1451

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